

IN THE CLAIMS

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claims in accordance with the following:

1. (CURRENTLY AMENDED) A method for conducting a purchasing agreement for goods and services between a consumer and a merchant through a secure transaction server (STS) as a trusted a-third party, ~~and using a wireless network comprising:~~

generating, by the consumer independently of the merchant and the STS, a first consumer view of the purchasing agreement secured based upon both a first mobile device parameter stored in a consumer mobile device and a second mobile device parameter input to the consumer mobile device; and

transmitting over an open and non-secure wireless communication channel the first secured consumer view of the purchasing agreement to the ~~third party~~ merchant;

generating, ~~independently by the merchant~~ independently of the consumer and the STS, a second secured merchant view of the agreement; and

transmitting the first consumer and second merchant view ~~views~~ of the agreement to the ~~third party~~ STS; and

~~receiving, by the third party, comprising a Secure Transaction Server, the consumer view of the purchasing agreement and the merchant view of the purchasing agreement;~~

verifying, by the ~~third party~~ STS, conditions of the purchase agreement including identities of the merchant and the consumer in the independently generated secured consumer and merchant views of the purchase agreement, based upon a symmetric agreement verification protocol using the first and second consumer mobile device parameters for the secured consumer view ~~the consumer and merchant views of the purchasing agreement~~;

~~verifying, by the third party STS, the purchasing agreement by verifying details of the independently generated consumer and merchant views of the of the purchasing agreement are consistent with each other; and~~

taking action, by the ~~third party STS, to execute~~executing the purchasing agreement based upon the ~~verified~~verifying of the purchasing agreement.

2. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the purchasing agreement includes ordering of and paying for a good and/or a service as a purchase.

3. (CURRENTLY AMENDED) The method of claim 2, ~~further comprising: conducting the purchase using~~wherein a merchant device generates the second secured merchant view, and the open and non-secure wireless communication channel is a local wireless communication network between a~~the~~ consumer mobile device and ~~a~~the merchant device; and
~~encrypting parts of the consumer and merchant views communicated among the consumer mobile device, the merchant device, and the third party STS using a Secure Transaction Protocol.~~

4. (CURRENTLY AMENDED) The method as in claim 3, wherein the third party STS returns a token as receipt of payment that is presented by the consumer to the merchant to obtain the purchase at a later ~~time~~time.

5. (CURRENTLY AMENDED) The method as in claim 4 ~~for~~wherein the consumer ~~to conduct~~conducts the purchase with the merchant based upon the generated secured consumer and merchant views using the consumer mobile device ~~in~~and the wireless local communication with the merchant device, ~~comprising~~by:

discovering, by the consumer mobile device, the merchant device via the wireless local communication network;

connecting, by the consumer mobile device, to the merchant device via the wireless local communication network;

selecting, by the consumer using the consumer mobile device, the good and/or the service to be purchased;

obtaining a purchase order from the merchant containing detail information of the purchase; and

authorizing by the consumer using the consumer mobile device, payment to the merchant for the good and/or the service through the third party STS.

6. (CURRENTLY AMENDED) The method of claim 5, wherein the discovering comprises automatically scanning the wireless network ~~or manually~~ discovering one or more merchant devices and the consumer then selecting one of the merchant devices from a list of the discovered merchant devices presented by the consumer mobile device.

7. (PREVIOUSLY PRESENTED) The method of claim 6, wherein the connecting comprises connecting the consumer mobile device to the selected merchant device through the wireless local communication network.

8. (CURRENTLY AMENDED) The method of claim 7, wherein the selecting of the good and/or service comprises ~~comprising~~ selecting by the consumer the good or service from a list of goods and/or services of the merchant presented by the consumer mobile device.

9. (PREVIOUSLY PRESENTED) The method of claim 8, further comprising:
transmitting by the consumer mobile device a request for the purchase order for the purchase to the merchant device;
preparing by the merchant device the purchase order with the purchase detail information including pricing and transmitting the purchase order to the consumer device; and
upon receiving the purchase order by the consumer device, authorizing by the consumer mobile device a payment for the purchase order,
wherein the first consumer view and the second merchant view are generated based upon the purchase order.

10. (PREVIOUSLY PRESENTED) The method of claim 9, further comprising requesting, by the consumer mobile device, verification of the merchant device by the third party STS before the transmitting of the purchase order request to the merchant device.

11. (PREVIOUSLY PRESENTED) The method of claim 10, further comprising requesting, by the consumer mobile device, verification of the merchant device by the third party STS after the merchant device transmits the purchase order to the consumer device.

12. (PREVIOUSLY PRESENTED) The method of claim 11, further comprising:
indicating, by the consumer, intent to authorize payment for the purchase order via a command entered into the consumer mobile device;
upon receiving the command and a positive result of the merchant verification from the third party STS, the consumer mobile device indicating the intent to authorize payment by transmitting the intent to the third party STS via the merchant device; and
indicating, by the merchant device, intent to authorize acceptance of the payment and transmitting the consumer intent and the merchant intent to the third party STS.

13. (PREVIOUSLY PRESENTED) The method of claim 12, further comprising:
upon receiving, by the third party STS, the payment authorization from the consumer mobile device and the payment acceptance authorization from the merchant device, interacting by the third party STS with a payment service to cause transfer of funds or commitment for transfer of funds from the consumer to the merchant; and
upon completion of the transfer of funds, transmitting by the third party STS, a confirmation to the consumer and the merchant.

14. (PREVIOUSLY PRESENTED) The method of claim 13 wherein the third party STS causes a consumer token to be sent to the consumer by the merchant as a proof of the payment presented by the consumer when the service is activated or consumed, or the good is received.

15. (PREVIOUSLY PRESENTED) The method of claim 13 wherein the good is a physical good.

16. (PREVIOUSLY PRESENTED) The method of claim 6, wherein the discovering comprises:
obtaining by the consumer mobile device a list of available merchants and contact information to be displayed on the mobile device; and
selecting a merchant for the purchase, based upon the displayed list of available merchants.

17. (PREVIOUSLY PRESENTED) The method of claim 16, wherein the connecting comprises:

directing by the consumer the consumer mobile device to establish a wireless communication using the contact information of the selected merchant; and
accessing by the consumer mobile device a retail application of the merchant device.

18. (PREVIOUSLY PRESENTED) The method of claim 17, further comprising:
selecting the good and/or the service by inputting to the retail application to arrive at an intended list of goods and/or services for the purchase from the selected merchant, through ordering or other physical means provided by the merchant including scanning,
providing, by the merchant through the retail application, an accumulated purchase price of the selected goods and/or services.

19. (CURRENTLY AMENDED) The method of claim 9, further comprising:
optionally requesting, by the consumer mobile device, verification of the merchant by the third party STS,
acquiring, by the consumer mobile device, the purchase order from the merchant device,
providing, by the consumer, consumer private identification entry (consumer PIE) as the second consumer mobile device parameter to the consumer mobile device,
requesting, by the consumer mobile device, a consumer request-transaction preauthorization from the third party STS, based upon the purchase order and the consumer PIE,
providing, by the merchant, merchant private identification entry (merchant PIE) to the merchant device,
sending, by the merchant device, a merchant request-transaction to the third party STS, based upon the purchase order and the merchant PIE,
responding, by the third party STS, positively to the consumer mobile device and to the merchant device, if details of the consumer request-transaction preauthorization and merchant request transaction are verified, and including a listing of accounts for the consumer mobile device,
authorizing, by the consumer mobile device, the payment to the third party STS including a consumer account selection, by sending a consumer payment authorization,

authorizing, by the merchant device, the purchase to the third party STS including a merchant account selection, by sending a merchant authorization,

causing, by the third party STS, the payment from the selected consumer account to the selected merchant account, if details of the consumer payment authorization and the merchant purchase authorization are verified,

responding, by the third party STS, to the merchant and the consumer with results of the payment.

20. (CURRENTLY AMENDED) The method as in claim 19 wherein the consumer combines the consumer request-transaction preauthorization and the consumer payment authorization by:

issuing, by the consumer mobile device, a consumer payment request-authorization of the payment to the third party STS including the consumer account selection, based upon the purchase order and the consumer PIE,

causing, by the third party STS, the payment from the consumer account to the merchant account, if details of the consumer payment authorization and the merchant purchase authorization are ~~verified~~verified.

21. (CURRENTLY AMENDED) The method as in claim 14 further comprising:
optionally requesting, by the consumer mobile device, verification of the merchant by the third party STS,

acquiring, by the consumer mobile device, the purchase order from the merchant device,
providing, by the consumer, consumer private identification entry (consumer PIE) as the second consumer mobile device parameter to the consumer mobile device,

sending, by the consumer mobile device, a consumer request-transaction preauthorization to the third party STS, based upon the purchase order and the consumer PIE,

providing, by the merchant, merchant private identification entry (merchant PIE) to the merchant device,

sending, by the merchant device, a merchant request-transaction to the third party STS, based upon the purchase order and the merchant PIE,

responding, by the third party STS, positively to the consumer mobile device and to the merchant device, if details of the consumer request-transaction preauthorization and merchant request transaction are verified, and including a listing of accounts for the consumer mobile device,

sending, by the consumer mobile device, a consumer payment authorization to the third party STS including a consumer account selection from the listing of consumer accounts,

sending, by the merchant device, a merchant purchase authorization to the third party STS including a merchant account selection,

causing, by the third party STS, the payment from the selected consumer account to the selected merchant account, if details of the consumer payment authorization and the merchant purchase authorization are verified,

responding, by the third party STS, to the merchant and the consumer with results of the payment,

generating, by the merchant device, the consumer token and sending to the consumer mobile device the consumer token representing the payment for the good and/or the service,

sending, by the consumer mobile device, an acknowledgement to the merchant device containing an encrypted version of the consumer token received by the consumer mobile device,

requesting, by the merchant device, a merchant token certificate from the third party STS using the encrypted consumer token,

generating, by the third party STS, the merchant token certificate and transmitting the merchant token certificate to the merchant device, and

presenting, by the consumer, the consumer token to the merchant upon consumption of the service and/or receipt of the good.

22. (PREVIOUSLY PRESENTED) The method as in claim 21, wherein the consumer combines the consumer request-transaction preauthorization and the consumer payment authorization by:

sending, by the consumer mobile device, a consumer payment request-authorization of the payment with the consumer account selection to the third party STS, based upon the purchase order and the consumer PIE.

23. (PREVIOUSLY PRESENTED) The method as in claim 21, wherein the consumer explicitly requests the consumer token and combines the consumer payment authorization and the consumer token generating by:

sending, by the consumer mobile device, a consumer payment request-authorization of the payment with the consumer account selection to the third party STS, based upon the purchase order and the consumer PIE,

sending, by the consumer mobile device, a consumer request-token request for the consumer token to the merchant device,

generating, by the merchant, the consumer token and sending to the consumer mobile device the consumer token representing an unvalidated payment for the good and/or the service;

sending, by the consumer mobile device, a consumer request-authorization-with-token to the third party STS containing an encrypted version of the consumer token,

authorizing, by the merchant device, the purchase by sending a merchant request-authorization-with-token to the third party STS including the merchant account selection,

causing, by the third party STS, the payment from the consumer account to the merchant account, if details of the consumer request payment authorization and the merchant purchase authorization are verified,

generating, by the third party STS, the merchant token certificate and transmitting the merchant token certification to the merchant device, and

presenting, by the consumer, the consumer token to the merchant upon consumption of the good and/or the service.

24. (PREVIOUSLY PRESENTED) The method as in claim 21, wherein the consumer explicitly requests the consumer token, and combines the consumer request-transaction preauthorization, the consumer payment authorization and the consumer token generating by:

creating and sending, by the consumer mobile device, a consumer request-token to the merchant for the consumer token,

generating, by the merchant device, the consumer token and sending the consumer token by the merchant device to the consumer mobile device,

generating, by the consumer mobile device, a consumer payment request-authorization-with-token with the consumer account selection and containing an encrypted version of the consumer token received from the merchant device to the third party STS, based upon the purchase order and the consumer PIE,

generating, by the merchant device, a merchant request-authorization-with-token with the merchant account selection to the third party STS, based upon the purchase order and the consumer PIE,

causing, by the third party STS, the payment from the consumer account to the merchant account, if details of the consumer payment request-authorization-with-token and the merchant request-authorization-with-token are verified,

creating, by the third party STS, the merchant token certificate for representing the payment for the good and/or the service,

responding, by the third party STS, to the merchant device with the results of the payment and the merchant token certificate.

25. (PREVIOUSLY PRESENTED) The method as in claim 21 wherein the consumer combines the consumer request-transaction preauthorization, the consumer payment authorization and the consumer token generating by:

generating, by the consumer mobile device, a consumer payment request-authorization-token with the consumer account selection to the STS, based upon the purchase order and the consumer PIE,

generating, by the merchant device, a merchant request-authorization-token with the merchant account selection to the third party STS, based upon the purchase order and the merchant PIE,

causing, by the third party STS, the payment from the consumer account to the merchant account, if details of the consumer payment request-authorization-token and the merchant request-authorization-token are verified,

creating, by the third party STS, the consumer token and corresponding merchant token certificate for representing the payment for the good and/or the service,

responding, by the third party STS, to the merchant device with the results of the payment and the merchant token certificate, and

responding, by the third party STS, to the consumer mobile device with the results of the payment and the consumer token.

26. (PREVIOUSLY PRESENTED) The method as in claim 21, further comprising:
encrypting, by the consumer mobile device, the consumer token, creating a consumer token certificate, and submitting the consumer token certificate to the merchant,
determining, by the merchant device, if a valid copy of the consumer token certificate has been previously stored and not used based upon the merchant token certificate, and if the consumer token certificate is valid, providing the good and/or the service and deleting the merchant token certificate.

27. (PREVIOUSLY PRESENTED) The method as in claim 21, further comprising:
encrypting, by the consumer device, the consumer token, creating a consumer token certificate, and submitting the consumer token certificate to the third party STS,
determining, by the third party STS, whether a valid copy of consumer token certificate has been previously stored and not used, and if the consumer token certification is valid, marking the consumer token certificate as used and providing a response to the merchant device,
providing, by the merchant, the good and/or the service to the consumer.

28. (PREVIOUSLY PRESENTED) The method as in any one of claims 9, 19, and 21, wherein the consumer acquiring the purchase order includes an implicit verification of the merchant identity by the third party STS by:
transmitting, by the merchant device, the prepared purchase order (PO) to the third party STS,
verifying, by the third party STS, the merchant identity and creating a third party STS version of the PO based upon the merchant PO as a STS-PO,
transmitting, by the third party STS, the STS-PO to the merchant device, and
transmitting, by the merchant device, the STS-PO to the consumer mobile device as a positive registered merchant verification.

29. (PREVIOUSLY PRESENTED) The method as in any one of claims 14, 19 and 21, wherein the merchant verification comprises:
obtaining, by the consumer mobile device, the merchant legal name and address from a merchant device advertisement, or a directory service via the wireless network,

issuing, by the consumer mobile device, a merchant verification transaction including the merchant information and merchant device identifier to the merchant device,

forwarding, by the merchant device, to the third party STS the merchant information and the merchant device identity,

verifying, by the third party STS, the merchant information and the merchant device ,
returning, by the third party STS, a merchant verification response to the merchant device for forwarding to the consumer mobile device.

30. (PREVIOUSLY PRESENTED) The method as in any one of claims 1, 2 and 3, further comprising:

sending, by the consumer, an explicit generate-purchase-order to the merchant,
creating, by the merchant, a purchase order corresponding to the purchasing agreement and sending the purchase order to the consumer,
wherein the first consumer view and the second merchant view are generated based upon the purchase order.

31. (PREVIOUSLY PRESENTED) The method as in any one of claims 21, 22, 23, 24, 25, 26, and 27 further comprising converting, by the consumer mobile device, the consumer token to a barcode and displaying the consumer token represented as the barcode on a display of the consumer mobile device, and

scanning, by the merchant device, the barcode, converting the barcode to the consumer token and validating the consumer token.